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IT IS SO ORDERED.

Dated: February 08, 2010



Charles M. Caldwell
Charles M. Caldwell
United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In Re:	:	Case No. 05-75540
Jeffrey F. Howard	:	
Deborah S. Howard	:	Chapter 13
	:	Judge Caldwell

ORDER DEEMING MORTGAGE CURRENT

The matter before the Court is the Motion to Deem Mortgage Current (Doc.59) filed by the Chapter 13 Trustee ("Trustee"). The Motion requests that the mortgage claim of COUNTRYWIDE HOME LOANS("Mortgage Company") be deemed current as of SEPTEMBER 2009 ("Final Payment Date").

Upon a review of the pleadings, the Court finds that the Trustee's Motion is well-taken, and it is therefore GRANTED. It is further ORDERED as follows:

(a) All pre-petition arrearage claims of Mortgage Company have been paid in full through the confirmed Chapter 13 Plan;

(b) All regular, post-petition mortgage payments have been made by the Trustee through the Final Payment Date as per the motion, and all such “conduit” payments are hereby deemed to have been made on a timely basis;

(c) The mortgage obligation to Mortgage Company is hereby deemed current as of the Final Payment Date; and

(d) Mortgage Company shall adjust its loan balance to reflect the balance delineated in the original amortization schedule as of the Final Payment Date. Any amounts in excess of that balance, including any alleged arrearages, costs, fees or interest are hereby discharged pursuant to 11 U.S.C. §1328.

It is so ordered.

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